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PATENT

MAY 03 2007

Date: May 3, 2007

Paper No.

Signed:

Peter K. Trzyna (Reg. No. 32,601)

File: Carr-P1-00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos

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MS: Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE

S I R:

In response to the Office Action mailed 5 April 2007 in the above-referenced patent application, please reconsider the application.

In paragraph 6, claims 1-5, 17-19, 28, 29, 32, 33, 35, 36, 47, and 48 have been rejected pursuant to 35 USC Sec. 102. The Examiner contends that these claims are anticipated by Wilcox for reasons stated in the Office Action.

In response, the rejection is respectfully traversed at least because all claim requirements have not been shown in the cited art. Claim 1, representative of all independent claims, requires a mortgage including interest which is not shown in Wilcox, and thus there is